UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI (ST. LOUIS)

)
) Case No. 13-45392-399
) Chapter 13
))) NOTICE OF DEFAULT)

PLEASE TAKE NOTICE that the debtor in the above-captioned case is in default under the terms of a Stipulation between the debtor and Arsenal Credit Union ("Arsenal") which was entered by this Court on May 13, 2014. Pursuant to the Stipulation, debtor was to pay regular ongoing monthly post-petition payments to Arsenal plus an additional "cure" period of \$387.95 per month beginning June 15, 2014 for six (6) consecutive months.

Debtor is in default under the terms of the Stipulation in that she has failed to pay the May 2014 and June 2014 post-petition payment and the "cure" payment due June 15, 2014. The amount needed to cure the default as of June 30, 2014 is \$763.63.

The Stipulation further provided that in the event debtor failed to comply, Arsenal would file a Notice of Default with the U.S. Bankruptcy Court and send a copy to debtor and her attorney. Debtor would then have ten (10) days to cure said default. In the event the default was not cured in these ten days, Arsenal shall be entitled to an Order granting relief from stay.

SOMMARS & ASSOCIATES, L.L.C.

By: /s/ Donna M. Sommars

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CERTIFICATE OF SERVICE

The undersigned certifies that the foregoing was served either electronically or via U.S. Mail on June 30, 2014 to:

Sean Paul, attorney for Debtors, 8917 Gravois Rd 2nd Floor, , Saint Louis, MO 63123

John V. Labarge Jr., trustee, P.O. Box 430908, , Saint Louis, Mo 63143 Katharine M Stephens, debtor, 3359 Marbury Dr, Saint Louis, MO 63129 , debtor, ,

/s/ Donna M. Sommars